

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
EASTERN DIVISION**

In re:

STEPHANIE DENISE WATSON

Debtor(s)

Case No. 13-12381

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Timothy H. Ivy, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2013.
- 2) The plan was confirmed on 11/14/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/19/2013, 01/07/2014, 01/22/2014, 01/24/2014, 01/24/2014, 03/14/2014, 04/22/2014, 02/07/2015, 02/10/2015, 02/13/2015, 02/13/2015, 03/31/2015, 04/02/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/25/2015.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,850.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,518.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$8,518.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,347.30
Court Costs	\$281.00
Trustee Expenses & Compensation	\$592.70
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,221.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advance America	Unsecured	500.00	NA	NA	0.00	0.00
ALTAIR OH XIII, LLC	Unsecured	936.86	936.86	936.86	0.00	0.00
AMCOL Systems, Inc	Unsecured	583.00	NA	NA	0.00	0.00
AT&T BK Notice	Unsecured	185.92	NA	NA	0.00	0.00
BELLSOUTH TELECOMMUNICATION	Unsecured	NA	117.11	117.11	0.00	0.00
CASH EXPRESS, LLC	Unsecured	487.50	488.75	488.75	0.00	0.00
Cashnet USA.com	Unsecured	140.00	NA	NA	0.00	0.00
Citifinancial Mortgage	Secured	32,041.86	NA	NA	0.00	0.00
COLLECTION MANAGEMENT	Unsecured	356.00	400.40	400.40	0.00	0.00
CREDIT CENTRAL	Secured	1,017.00	1,017.00	1,017.00	112.89	131.11
CREDIT CENTRAL	Unsecured	NA	159.84	159.84	0.00	0.00
Credit Collection Services	Unsecured	68.00	NA	NA	0.00	0.00
DELBERT SERVICES CORPORATION	Unsecured	150.72	850.00	850.00	0.00	0.00
Elan Financial Services	Unsecured	337.98	NA	NA	0.00	0.00
FIRST HERITAGE CREDIT OF TENNESSEE	Secured	1,680.39	1,685.18	1,685.18	224.74	215.26
INTERNAL REVENUE SERVICE	Priority	701.00	902.92	902.92	369.00	0.00
LEADERS CREDIT UNION	Unsecured	498.00	NA	NA	0.00	0.00
MSCB, INC	Unsecured	486.18	444.08	444.08	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	21,004.71	19,774.55	19,774.55	2,676.69	2,017.31
QUANTUM3 GROUP LLC AS AGENT 1	Unsecured	603.45	750.30	750.30	0.00	0.00
Speedy Cash	Unsecured	500.00	NA	NA	0.00	0.00
TITLEMAX OF TN INC	Secured	1,612.31	1,446.06	1,446.06	430.54	119.46
USDA-RURAL HOUSING SERVICE	Secured	59,073.21	86,631.12	86,631.12	0.00	0.00
Value City	Priority	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,220.61	\$3,107.23	\$2,136.77
All Other Secured	\$89,333.30	\$337.63	\$346.37
TOTAL SECURED:	\$110,553.91	\$3,444.86	\$2,483.14
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$902.92	\$369.00	\$0.00
TOTAL PRIORITY:	\$902.92	\$369.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$4,147.34	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,221.00</u>
Disbursements to Creditors	<u>\$6,297.00</u>
TOTAL DISBURSEMENTS :	<u>\$8,518.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/23/2015

By: /s/ Timothy H. Ivy

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.